

March 17, 2021

Dear Participant:

The Board of Trustees of the USW HRA Fund (“Fund”) has adopted the following changes to the Health Reimbursement Arrangement (“HRA” or “Plan”) provided by the Fund. This letter summarizes the changes.

All page numbers refer to the Summary Plan Description, effective January 1, 2020 (“SPD”), which serves as the plan document for the Fund. Please keep this document with your SPD, so you always know the benefits that you are eligible for and the rules that apply.

As described in more detail on the next page, effective as of January 1, 2020, expenses for menstrual care products and for all Over the Counter Drugs, even those that are not prescribed, are included in the definition of Eligible Medical Expenses. If you or your Dependents incurred expenses for such items at any time on or after January 1, 2020, the Plan will reimburse the expenses as long as they otherwise qualify as Eligible Medical Expenses, and you follow all other Plan requirements, including submitting claims within the applicable time limit. Because this change is retroactive to January 1, 2020, you may wish to review your records to see whether you can claim reimbursement for past expenses.

If you have any questions about these changes, please contact the USW HRA Fund Office at 800-251-4107 or 855-450-1875, or at 1101 Kermit Drive, Suite 800, Nashville, TN 37217.

Sincerely,

The Board of Trustees  
USW HRA Fund

**USW HRA FUND**  
**SUMMARY OF MATERIAL MODIFICATIONS**  
**March 2021**

1. Effective January 1, 2020, expenses for menstrual care products purchased on behalf of Participants or their Dependents will qualify as Eligible Medical Expenses under the Plan to the extent the expenses have not otherwise been reimbursed, whether from insurance or from some other source. The following change is made to the SPD to reflect this:

In the list of Eligible Medical Products that appears on page 22, item number 16 is changed, and new item number 17 is added, as follows:

16. insurance deductibles and co-payments;

17. menstrual care products.

2. Effective January 1, 2020, the Plan will reimburse expenses for Over-the-Counter Drugs without regard to whether the drug has been prescribed. The following changes are made to the SPD to reflect this change:

- a) In the third paragraph on page 8, the following sentence is deleted:

For Over the Counter Drugs (other than insulin), the Participant or Dependent, as applicable, must submit a prescription from a physician or other authorized medical professional to be eligible for reimbursement.

- b) The first sentence of the second-to-last paragraph on page 9 is replaced in its entirety with the following:

With regard to Over the Counter Drugs, the Participant or Dependent, as applicable, must submit a receipt identifying the purchased item, the amount paid, and the date of the purchase.

- c) In the list of Eligible Medical Expenses on page 21, the second numbered item is replaced in its entirety with the following:

2. Over the Counter Drugs;

- d) In the list of expenses that are not covered as Eligible Medical Expenses on page 22, item number 7, which currently reads "Over the Counter Drugs (other than insulin), unless prescribed by a physician or other authorized medical professional," is deleted in its entirety.